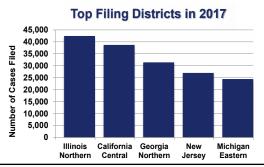


### UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

# 2017 DISTRICT PROFILE

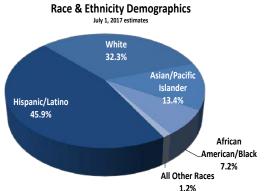
The U.S. Bankruptcy Court for the Central District of California (Court) is the largest bankruptcy court in the United States. With jurisdiction over seven counties, the Central District covers approximately 40,000 square miles. The Central District is comprised of five divisions: Los Angeles, Northern, Riverside, San Fernando Valley, and Santa Ana. The Court serves the residents of Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara, San Luis Obispo, and Ventura Counties.

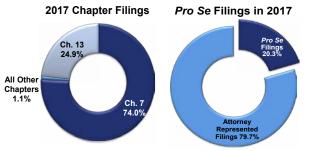
POPULATION	19,520,355
BANKRUPTCY FILINGS	38,700
Chapter 7	28,657
Chapter 13	9,634
Chapter 11	407
Chapter 12	2
PRO SE FILINGS	7,877
JUDGES	27
Authorized:	22



Recalled:

5





More *pro* se parties filed for bankruptcy in the Central District than anywhere else in the nation. In 2017, the Court took in nearly twice as many *pro* se filings as the runner-up, the Eastern District of New York, which had 4,793.

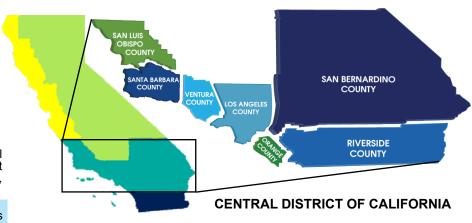
In 2017, the Court's total number of bankruptcy filings (38,700) was second only to the Northern District of Illinois (42,467), trailed by the Northern District of Georgia (31,419).

County	Population Estimates July 1, 2017	Median Household Income (2012-2016)	Unemployment Rate April 2017
Los Angeles	10,163,507	\$57,952	4.1%
Orange	3,190,400	\$78,145	2.8%
Riverside	2,423,266	\$57,972	4.3%
San Bernardino	2,157,404	\$54,469	3.9%
Ventura	854,223	\$78,593	3.8%
Santa Barbara	448,150	\$65,161	4.4%
San Luis Obispo	283,405	\$64,014	3.1%

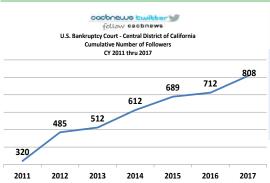
### INCOME & POVERTY (DISTRICT AVERAGES)

INCOME & LOVERTI (DISTRICT AVERAGES)		
The same of the sa	Unemployment Rate (July 2017)	3.9%
		3.9% U.S.
NEED WORK	Median Household Income (2011-16)	\$65,187
П		\$55,322 U.S.
	Persons In Poverty Rate (2017)	15.1%
VAL D		12.7% U.S.
	Price of Goods - Annual % Change in Consumer Price Index (2012-16)	+1.7%

1.5% U.S.



Providing access to justice and service to the public is one of the key issues highlighted by the Court's Strategic Plan. To this end, the Central District has adopted a number of programs aimed at expanding outreach, improving access to bankruptcy services, and informing the public of the Court's rules and procedures.



**Twitter:** The Court has been tweeting news, announcements, tips, and estate sale information since 2011. Follow us @cacbnews.

Call Center: The Call Center handles a high volume of inquiries about e-filing and bankruptcy. On an average business day in 2017, the Court answered 127 calls. Reach us at (855) 460-9641.



**Live Chat:** Representatives answer procedural questions by live chat from 9 a.m. to 4 p.m., Monday through Friday, at www.cacb.uscourts.gov. Nearly 3,000 chat sessions were initiated during 2017.

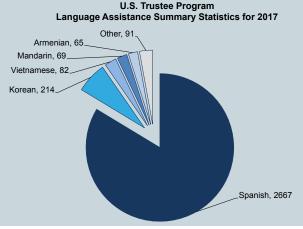


**DeBN:** The Court uses an electronic noticing program to improve communication with debtors, save money, and reduce paper waste. Join over 4,700 residents of the Central District who have signed up for paperless noticing by filling out the DeBN form.

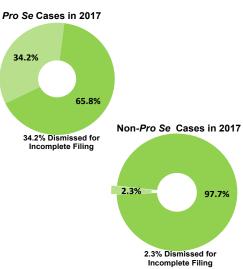
All figures, unless stated otherwise, reflect Calendar Year 2017

## UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA 7 PRO SE FILERS

The Central District of California's high volume of self-represented (pro se) bankruptcy proceedings places exceptional demands on the Court. Of the 67,068 pro se bankruptcy petitions filed nationally, more than 11 percent of these peitions were filed in the densely populated counties of the Central District. Attorney-represented debtors have a clear advantage: over half of the district's pro se cases were dismissed last year, compared to an 8 percent dismissal rate for debtors with legal representation.



According to the U.S. Census Bureau, a large number of residents of the Central District's population do not speak English in the home. Language barriers can limit access to justice for pro se debtors, many of whom require assistance with translation. For meetings of creditors during 2017, debtors requested interpretation services for over 30 different languages, Spanish chief among them.



Pro se debtors face a higher risk of dismissal due to filing deficiencies. Based on the Court's internal data for 2017, 34.2 percent of pro se debtors' cases were dismissed for incomplete filing, as against 2.3 percent of attorneyrepresented debtors' cases.

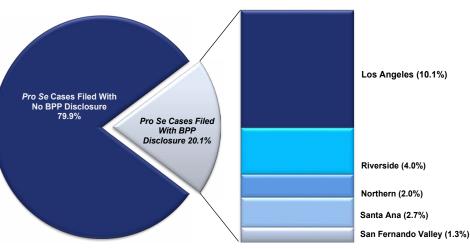


\*System upgrade suspended eSR this quarter.

eSR: Electronic Self-Representation, or eSR, enables users to prepare and submit chapter 7 petitions through the Court's website. It is a guided, step-by-step process designed to produce complete filings. Over 300 pro se debtors used eSR to file bankruptcy in 2017.

Self-Help Desks: To assist the large number of low-income, selfrepresented parties in the Central District, self-help desks staffed by pro bono volunteers have been established at each division. In 2017, the district's self-help desks reported nearly 4,000 visits from people considering bankruptcy and seeking legal advice.

### **Bankruptcy Petition Preparers (BPPs) Disclosed** in Pro Se Bankruptcy Cases Filed in 2017



Some pro se debtors file bankruptcy with the assistance of non-attorneys called Bankruptcy Petition Preparers (BPPs), whose fees for preparing documents are limited by statute. Criminal instances of BPPs practicing law without a license, failing to disclose their involvement in the petition, and overcharging clients are all too common, to the detriment of many clients and their cases.

#### Individuals Assisted by Help Desk in 2017

